

**METHOD AND APPARATUS FOR MOTIVATING A CUSTOMER TO SAVE  
MONEY FOR USE WITH LATER PURCHASES**

**ABSTRACT OF THE DISCLOSURE**

5           A system, method, apparatus, means, and computer program code for  
providing a benefit to a customer who saves money for use with one or more later  
purchases. According to embodiments of the present invention, a customer is  
provided with an account upon an establishment date and the customer may add or  
add to a benefit (e.g., monetary amount) associated with the account. The customer  
10   may be limited or even prevented from accessing any monetary amount or other  
benefit associated with the account until a later date referred to herein as the  
activation date. A merchant or other party may add a bonus or additional benefit to  
the account upon the activation date or on another date. The amount of the bonus or  
additional benefit may depend on how much the customer has increased the account  
15   after the establishment date.